

**Information to identify the case:**

Debtor 1	Julie Marie Schwartz	Social Security number or ITIN xxx-xx-4455
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	19-14755-JNP	

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Julie Marie Schwartz  
aka Julie Marie Lawrence

6/14/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Julie Marie Schwartz  
DebtorCase No. 19-14755-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db +Julie Marie Schwartz, 228 Strawbridge Lane, Mullica Hill, NJ 08062-2200  
 aty +Ekaterine N Eleftheriou, Law Office of Brian J. Duffield, 95 North Main Street, Mullica Hill, NJ 08062-9421  
 cr +Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101  
 cr +Township of Harrison, 95 North Main Street, Mullica Hill, NJ 08062-9421  
 518130345 +AmeriCredit Financial Services, Inc, John R. Morton, Jr., Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125  
 518073529 +Bank of America, 146 Headquarters Plaza, Morristown, NJ 07960-3965  
 518073533 +Encore Capital Group Collection, 8874 Aero Drive, Suite 200, San Diego, CA 92123  
 518073535 +Harrison Twp Sewer Dept., 114 Bridgeton Pike, Mullica Hill, NJ 08062-2670  
 518073536 +Harrison Twp Tax Collector, 114 Bridgeton Pike, Mullica Hill, NJ 08062-2670  
 518073537 +Hummingbird Funds dba Blue Tru, 13394w Trepania Road, ATTN Tribal Lending Authority, Hayward, WI 54843-2186  
 518073539 +NJ American Water, PO Box 371331, Pittsburgh, PA 15250-7331  
 518073540 +South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
 518073541 +Specialized Loan Servicing, 8742 Lucient Blvd. Suite 300, Highlands Ranch, CO 80129-2386  
 518138664 +The Bank of New York Mellon, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518173572 +Township of Harrison, Brian J. Duffield, Esq., 95 North Main Street, Mullica Hill, NJ 08062-9421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518185262 EDI: PHINAMERI.COM Jun 15 2019 03:48:00 Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096  
 518188064 EDI: PHINAMERI.COM Jun 15 2019 03:48:00 Americredit Financial Services, Inc., dba GM Financial, Mandy Youngblood, Americredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096  
 518073527 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 15 2019 00:09:04 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610  
 518073528 +E-mail/Text: bk@avant.com Jun 15 2019 00:10:15 Avant, 222 N. Lasalle Street, Suite 1700, Chicago, IL 60601-1101  
 518073530 EDI: CAPITALONE.COM Jun 15 2019 03:48:00 Capital One Services LLC, PO Box 85619, Richmond, VA 23285-5619  
 518073531 EDI: WFNBNB.COM Jun 15 2019 03:48:00 Comenity - NY & Company, PO Box 659617, San Antonio, TX 78265-9617  
 518073532 EDI: WFNBNB.COM Jun 15 2019 03:48:00 Comenity Bank, PO Box 659617, San Antonio, TX 78265-9617  
 518073534 EDI: PHINAMERI.COM Jun 15 2019 03:48:00 GM Financial, PO Box 78143, Phoenix, AZ 85062-8143  
 518073538 EDI: NAVIENTFKASMSERV.COM Jun 15 2019 03:48:00 Navient Solutions, LLC, PO Box 9533, Wilkes-Barre, PA 18773-9533  
 518073098 +EDI: RMSC.COM Jun 15 2019 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518073542 +EDI: RMSC.COM Jun 15 2019 03:48:00 Synchrony Bank - Carecredit, PO Box 96061, Orlando, FL 32896-0001  
 518073543 +EDI: WTRRNBNK.COM Jun 15 2019 03:48:00 Target Card Services, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: Jun 14, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Cheryl L. Cooper on behalf of Debtor Julie Marie Schwartz tina@cooperlawnj.com, lawofficecherylcooper@gmail.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Thomas J Subranni trustee@subranni.com, ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6